AMENDMENTS TO THE CLAIMS

Following is a listing of all claims in the present application, which listing supersedes all previously presented claims:

Listing of Claims:

1–6.   (Cancelled).

7.   (Currently Amended) A system for issuing a cyber payment means for paying in cyber space marked with business identification information and processing transactions with the cyber payment means on a computer network, the system comprising:

a server computer providing services for issuing a cyber payment means and processing transactions with the cyber payment means on the computer network; and

a database managed by the server computer,

wherein the server computer receives member information including business identification information and a number of a current account from a user and stores the information by user in a database managed by the server computer;

at the request of a user accessing the server computer, issues the cyber payment means, marked with at least a unique number of the cyber payment means, a business identifier of the corresponding user, and an amount of money, and stores the issued cyber payment means by user in the database; and

if a first user, who has the issued cyber payment means, performs payment to a second user, using the cyber payment means when the first user is connected to the server, the cyber payment means being moved from the first user to the second user inside of the database.

8–10.   (Cancelled).

11.   (Withdrawn—Currently Amended) The system of claim 7, wherein the cyber payment means is a cyber note, and

[[and]] wherein the cyber note is related to the current account of the corresponding user and marked with at least a unique note number and a due date.

12.   (Cancelled).

13.   (Previously Presented) The system of claim 7, wherein the cyber payment means is a cyber check and the amount of money is within a withdrawal limit of the current account of the corresponding user.

14.   (Withdrawn—Previously Presented) The system of claim 7, wherein the cyber payment means is a cyber payment certificate, the cyber payment certificate is marked with at least a unique certificate number and a due date, and wherein the cyber payment certificate can be divided and transferred from the first user to the second user.

15.   (New) The system of claim 7, wherein the system is configured so that, if a first user, who has the issued cyber payment means, performs payment to a second user, using the cyber payment means when the first user is connected to the server, the cyber payment means being moved from the first user to the second user inside of the database includes one or more of the following:

(1) receiving a request from the first user that a cyber check is divided into a plurality of cyber checks and paid; and

(2) receiving a request from the first user that a plurality of cyber checks are combined into one cyber check and paid.

16.   (New) The system of claim 15, wherein (1) comprises:

(11) receiving input of a cyber check to be divided from the first user;

(12) receiving input of a business identifier of a second user to be paid with a cyber check resulting from the division of the cyber check input in (11), and an amount of money of the cyber check resulting from the division;

(13) issuing a cyber check resulting from the division of the cyber check input in (11) with a newly assigned check number, corresponding to the business identifier and divided money input in (12); and

(14) receiving a request from the first user for payment to be performed using the divided cyber check issued in (13).

17.   (New) The system of claim 16, wherein, in (13), the check number of the cyber check resulting from the division of the cyber check input in (11) is assigned corresponding to the check number of the cyber check input in (11) before division.

Page 4 of 12

18.   (New) The system of claim 15, wherein (2) comprises:

(21) receiving input of cyber checks to be combined from the first user;

(22) receiving input of a business identifier of a second user to be paid with the combined cyber check after combination, from the first user;

(23) issuing a combined cyber check marked with a sum of money of cyber checks to be combined, the business identifier of the second user to be paid, and a newly assigned check number; and

(24) receiving a request from the first user for payment to be performed using the combined cyber check issued in (23).